

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tirbhowan Bisnauth
Mooldevi Bisnauth
Debtors

Case No. 15-00164-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jan 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2020.

db/jdb +Tirbhowan Bisnauth, Mooldevi Bisnauth, 144 Lenape Trail, Albrightsville, PA 18210-3915
cr +Blue Mountain Health System, f/k/a Gnaden Huetten, c/o Scott R. Lipson, Esquire,
515 W. Hamilton St., Suite 502, Allentown, PA 18101-1513
4594755 +Amerifinancial Solution, PO Box 602570, Charlotte, NC 28260-2570
4594756 +Apex Asset, 1891 Santa Barbara, Lancaster, PA 17601-4106
4594757 +Berks Credit & Collections, 245 Main Street, Dickson City, PA 18519-1641
4643313 +Blue Mountain Health System, f/k/a, Gnaden Huetten Memorial Hospital,
c/o Scott R. Lipson, Esquire, 515 W. Hamilton St., Suite 502, Allentown, PA 18101-1513
4594761 +CarePayment Customer Care, 5300 Meadows Road Suite 400, Lake Oswego, OR 97035-8260
4594764 +Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
4594765 +Central Credit/Penn Cr, 916 S 14th St, Harrisburg, PA 17104-3425
4594766 +Central Credit/Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
4594768 +Citibank/The Home Depot, PP Box 6497, Sioux Falls, SD 57117
4594772 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
4594771 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
4594776 +KML Law Group-Michael McKeever, Esq, Mellon Ind. Center STE 500, 701 Market Street,
Philadelphia, PA 19106-1538
4594783 +PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
4594784 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
4594789 #+SRA Associates, Inc., 401 Minnetonka Road, Hi Nella, NJ 08083-2914
4594788 +Source Recovery, PO Box 450, Springfield, PA 19064-0450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4600463 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 14 2020 19:23:15 CACH, LLC,
PO Box 10587, Greenville SC 29603-0587
4594759 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 14 2020 19:23:15
Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor,
Denver, CO 80237-3485
4594760 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 14 2020 19:23:15
Cach Llc/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3581
4652347 EDI: BL-BECKET.COM Jan 15 2020 00:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4594762 +E-mail/Text: nailda@centralcreditaudit.com Jan 14 2020 19:15:15 Central Credit Audit,
PO Box 735, Sunbury, PA 17801-0735
4594763 +E-mail/Text: nailda@centralcreditaudit.com Jan 14 2020 19:15:14 Central Credit Audit,
100 N Third St, Sunbury, PA 17801-2367
4594767 +EDI: CITICORP.COM Jan 15 2020 00:13:00 Citibank/The Home Depot, Centralized Bankruptcy,
PO Box 790040, Saint Louis, MO 63179-0040
4594769 +EDI: CBSAMERIMARK Jan 15 2020 00:08:00 Dr Leonards/carol Wrig, 1515 S 21st St,
Clinton, IA 52732-6676
4594770 +E-mail/Text: bknotice@ercbpo.com Jan 14 2020 19:14:54 Enhanced Recovery Company,
PO Box 57610, Jacksonville, FL 32241-7610
4607966 +EDI: CBS7AVE Jan 15 2020 00:13:00 Ginny's, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
4594774 +EDI: CBS7AVE Jan 15 2020 00:13:00 Ginnys/Swiss Colony Inc, 1112 7th Ave,
Monroe, WI 53566-1364
4594773 +EDI: CBS7AVE Jan 15 2020 00:13:00 Ginnys/Swiss Colony Inc, Attn: Bankruptcy,
1112 7th Ave, Monroe, WI 53566-1364
4594775 +E-mail/Text: collections@jeffersonassociates.com Jan 14 2020 19:14:55 Jefferson Associates,
3 Coral St, Edison, NJ 08837-3242
4594777 +E-mail/Text: bncnotices@becket-lee.com Jan 14 2020 19:14:31 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
4594778 E-mail/Text: camanagement@mtb.com Jan 14 2020 19:14:39 M & T Bank, Attn: Bankruptcy,
1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4615689 E-mail/Text: camanagement@mtb.com Jan 14 2020 19:14:39 M&T BANK, PO BOX 1288,
Buffalo, NY 14240
4594779 E-mail/Text: camanagement@mtb.com Jan 14 2020 19:14:39 M&T Bank, One Fountain Plaza,
Buffalo, NY 14203
4594780 +EDI: MID8.COM Jan 15 2020 00:13:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4594781 +EDI: CBS7AVE Jan 15 2020 00:13:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
4607968 +EDI: CBS7AVE Jan 15 2020 00:13:00 Montgomery Ward, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
4594782 +E-mail/Text: Bankruptcies@nragroup.com Jan 14 2020 19:15:14 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
4600235 EDI: RECOVERYCORP.COM Jan 15 2020 00:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4594786 +EDI: SEARS.COM Jan 15 2020 00:13:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
4594787 +EDI: CBS7AVE Jan 15 2020 00:13:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
4609687 +EDI: CBS7AVE Jan 15 2020 00:13:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
4644805 EDI: BL-TOYOTA.COM Jan 15 2020 00:13:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
 4594758 ##+Bonded Collections Corporation, 2400 E Devon Ave, Suite 257, Des Plaines, IL 60018-4619
 4594785 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
 TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2020 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
 John F Goryl on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
 Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 Kim M Diddio on behalf of Debtor 1 Tirbhawan Bisnauth kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com
 Kim M Diddio on behalf of Debtor 2 Mooldevi Bisnauth kdiddio@diddiolaw.com, kdiddio@gmail.com;r52326@notify.bestcase.com
 Recovery Management Systems Corporation claims@recoverycorp.com
 Scott R Lipson on behalf of Creditor Blue Mountain Health System, f/k/a Gnaden Huetten Memorial Hospital slipson@nmmlaw.com, dbarton@nmmlaw.com
 Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Tirbhowan Bisnauth**
First Name Middle Name Last Name
Debtor 2 **Mooldevi Bisnauth**
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:15-bk-00164-RNO**

Social Security number or ITIN xxx-xx-8245
EIN -----

Social Security number or ITIN xxx-xx-9767
EIN -----

Order of Discharge

12/18

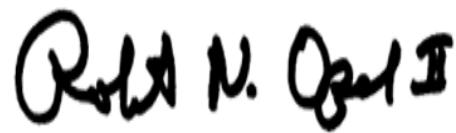
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tirbhowan Bisnauth

Mooldevi Bisnauth

**By the
court:**

1/14/20



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.